

**Amendments to the Claims:**

This Listing of Claims replaces all prior versions, and listings, of claims in the application.

1. (Original) An index divider system, comprising:  
a set of dividers having staggered tabs;  
a sheet having a plurality of sheet indicia printed thereon, each aligned with a respective one of the tabs when the sheet is assembled with the set of dividers; and  
a sheet protector pocket having a front sheet and a back sheet, the front sheet allowing the sheet indicia to be viewed therethrough with the sheet disposed in the pocket in a viewing position, and the front sheet having printed indicia thereon associated with and generally in alignment with the sheet indicia with the sheet in the viewing position.
2. (Original) The system of claim 1 wherein the front sheet is transparent.
3. (Original) The system of claim 1 wherein the dividers and the pocket have binder holes which are aligned with one another when the dividers and the pocket are in a binding system.
4. (Original) The system of claim 1 wherein the binding system is a three-ring binder notebook.
- 5-8 (Cancelled).
9. (Original) The system of claim 1 wherein the sheet indicia is user-designed and printed.
10. (Original) The system of claim 1 wherein the pocket has an open top in through which the sheet is inserted into the viewing position, and closed side and bottom edges.
11. (Original) The system of claim 1 wherein the pocket has an open top and at least one open side.

12. (Original) The system of claim 1 wherein the front and back sheets are formed from two separate webs that are welded together.

13. (Currently Amended) The system of claim 1[,] wherein the front and back sheets are formed from a single web that is folded onto itself.

14. (Original) The system of claim 1 wherein the front and back sheets comprise plastic film.

15. (Cancelled).

16. (Original) The system of claim 1 wherein the sheet indicia comprise alpha descriptors and the printed indicia comprise numerical descriptors.

17. (Original) The system of claim 1 wherein the sheet indicia and the printed indicia both comprise alpha descriptors.

18. (Original) The system of claim 1 wherein the sheet indicia comprise user printed indicia.

19. (Original) The system of claim 1 wherein the sheet indicia are applied using a printer, a copier, a typewriter or by hand.

20. (Original) The system of claim 1 wherein the sheet indicia comprise manufacturer preprinted indicia.

21. (Original) The system of claim 1 wherein the dividers, the sheet and the pocket each have binder holes.

22. (Original) The system of claim 21 wherein a storage area defined by the pocket has slightly larger width and length dimensions than those of the sheet to maintain the sheet therein and the holes of the sheet and the pocket aligned.

23. (Cancelled).

24. (Original) The system of claim 21 wherein the pocket includes a binder strip sealed to the front and back sheets and through which the binder holes pass.

25. (Original) The system of claim 1 wherein the sheet comprises a paper sheet.

26-27 (Cancelled).

28. (Original) The system of claim 1 wherein the dividers comprise opaque paper dividers.

29. (Original) The system of claim 1 further comprising sheet inserts between the dividers of the set.

30. (Original) The system of claim 1 wherein the pocket includes a binder strip having binder holes and extending out from the front and back sheets.

31. (Original) An index divider system, comprising:  
a package;  
a set of dividers having staggered tabs, the dividers being disposed in the package and removable therefrom;  
a sheet protector pocket disposed in the package and removable therefrom;  
the pocket having a front sheet and a back sheet;  
the pocket having an opening adapted to receive therein between the front and back sheets, with the pocket removed from the package, and into a viewing position a sheet having a plurality of sheet indicia printed thereon, each indicia aligned with a respective one of the tabs when the sheet is assembled with the set of index dividers, with the dividers removed from the package;  
the front sheet allowing the sheet indicia to be viewed therethrough with the sheet in the viewing position; and  
the front sheet having printed indicia thereon associated with and generally in alignment with the sheet indicia with the sheet in the viewing position.

32. (Original) The system of claim 31 wherein the pocket and the dividers have binder holes.

33. (Original) The system of claim 31 wherein the package comprises a plastic package.

34. (Original) The system of claim 31 further comprising an instruction sheet disposed in the package and removable therefrom by a user.

35. (Original) The system of claim 31 wherein the sheet is disposed in the package and removable therefrom for application of the sheet indicia thereon and insertion in the pocket.

36. (Currently Amended) An index divider system, comprising:  
a set of dividers having staggered tabs;  
a sheet protector pocket having a front sheet and a back sheet;  
the pocket having an opening adapted to receive therein between the front and back sheets, and into a viewing position, a sheet having a plurality of sheet indicia printed thereon, each indicia aligned with a respective one of the tabs when the sheet is assembled with the set of index dividers;

an at least partially transparent sheet [disposed in the package and removable therefrom and] positionable in the pocket so as to be in front of the sheet and in a viewing position;

the front sheet allowing the sheet indicia to be viewed therethrough with the sheet in the viewing position and through the transparent sheet disposed in front of the front sheet in the pocket; and

with the transparent sheet in the viewing position, the front sheet allowing indicia on the transparent sheet to be viewed therethrough.

37-41 (Cancelled).

42. (Original) An index divider system, comprising:  
a set of dividers having staggered tabs;  
a first sheet having a plurality of first sheet indicia thereon;

a second sheet having a plurality of second sheet indicia thereon;  
the first sheet being adhered to a back of the second sheet to form a sheet assembly with  
the first sheet indicia being visible through the second sheet; and  
with the sheet assembly assembled, the first and second sheet indicia are aligned with  
respective ones of the tabs.

43-46 (Cancelled).

47. (Original) The system of claim 42 wherein the sheet assembly includes binder  
holes and the dividers include binder holes.

48. (Currently Amended) An index divider system, comprising:  
a set of dividers having staggered tabs;  
a first sheet having a plurality of first sheet indicia thereon;  
a second sheet having a plurality of second sheet indicia thereon;  
the first sheet being bound with the second sheet to form a sheet assembly with the first  
sheet indicia being visible through the second sheet; and  
with the sheet assembly stacked on and bound with the dividers the first and second sheet  
indicia being aligned with respective ones of the tabs.

49. (Original) The system of claim 48 wherein the first sheet is bound with the  
second sheet using a binding system selected from the group of tape binding, thermal binding,  
comb binding, velo binding and staple binding.

50. (Original) A sheet holding and viewing apparatus, comprising:  
a sheet protector pocket having a front sheet, a back sheet, an opening and a plurality of  
binder holes;  
the pocket being adapted to receive therein and into a viewing position through the  
opening a sheet having a plurality of sheet indicia thereon;  
the front sheet allowing the sheet indicia to be viewed therethrough with the sheet  
disposed in the pocket; and  
the front sheet having indicia thereon associated with and generally in alignment with the

sheet indicia with the sheet in the viewing position.

51. (Original) The apparatus of claim 50 wherein the front sheet indicia are printed thereon.

52-56 (Cancelled).

57. (Original) The apparatus of claim 50 wherein the sheet defines a front sheet, wherein the pocket is adapted to receive therein and into a viewing position through the opening a second

sheet having a plurality of sheet indicia thereon, and wherein the back sheet allows the sheet indicia of the second sheet to be viewed therethrough with the second sheet in the viewing position, and the back sheet has printed indicia thereon associated with and generally in alignment with the sheet indicia of the second sheet with the second sheet in the viewing position.

58. (Original) The apparatus of claim 50 wherein the front sheet and the back sheet are sealed together along at least one edge and folded along another edge.

59. (Original) The apparatus of claim 50 wherein the front sheet and the back sheet are sealed together along at least one edge.

60. (Original) The apparatus of claim 50 wherein the front sheet and the back sheet are folded together along at least one edge.

61. (Original) The apparatus of claim 50 wherein the front sheet is a transparent sheet.

62-65 (Cancelled).

66. (Original) An index divider system, comprising:  
a first sheet having a plurality of first sheet indicia printed thereon;  
a second sheet having a plurality of second sheet indicia printed thereon;  
a sheet protector assembly having a front sheet, a back sheet, a top opening and a compartment defined between the sheets and communicating with the top opening; and

with the first and second sheets in the compartment and with the second sheet in front of the first sheet, the second sheet allowing the first sheet indicia to be viewed therethrough and the front sheet allowing the first and second sheet indicia to be viewed therethrough.

67. (Original) The system of claim 66 wherein with the sheets disposed in the compartment, respective ones of the first and second sheet indicia are generally in alignment with one another.

68. (Original) The system of claim 66 wherein the front sheet comprises a transparent sheet.

69. (Original) The system of claim 66 wherein the front sheet comprises an opaque or translucent sheet having a window through which the first and second sheet indicia are viewable.

70. (Original) The system of claim 66 wherein the assembly has binder holes.

71. (Original) The system of claim 70 wherein the first and second sheets have binder holes which are aligned with the binder holes of the assembly when the sheets are in the compartment.

72. (Original) The system of claim 66 wherein the second sheet is a transparent sheet.

73. (Cancelled).

74. (Original) The system of claim 66 further comprising a set of dividers having staggered tabs, the set being positionable with the assembly such that with the first and second sheets in the compartment, the first and second indicia are aligned with respective ones of the staggered tabs.

75. (Original) The system of claim 74 wherein the dividers have divider binder holes and the assembly has binder holes alignable with the divider binder holes.

76-78 (Cancelled).

79. (Original) A sheet holding and viewing apparatus, comprising:  
a sheet protector pocket having a front sheet, a back sheet secured to the front sheet and defining a compartment with the front sheet, an opening communicating with the compartment, and a plurality of binder holes;  
the front sheet comprising a transparent sheet; and  
the front sheet including preprinted indicia positioned to at least in part define a framing around at least one of indicia or image on a sheet, which is inserted in through the opening and positioned in the compartment.

80. (Original) The apparatus of claim 79 further comprising a frame holder for holding the sheet in position in the compartment.

81-82 (Cancelled).

83. (Original) The apparatus of claim 79 wherein the opening defines a first opening, the compartment defines a first compartment, the sheet defines a first sheet, and the sheet protector pocket further includes a second compartment and a second opening through which a second sheet having at least one of indicia or image can be inserted into the second compartment for viewing through the front sheet.

84. (Original) The apparatus of claim 83 wherein the front sheet includes preprinted indicia positioned to at least in part define a framing or decorative element around the at least one of indicia or image on the second sheet in the second compartment.

85. (Cancelled).

86. (Original) A sheet holding and viewing apparatus, comprising:  
a sheet protector pocket having a front sheet, a back sheet connected to the front sheet and defining a compartment with the front sheet, and an opening communicating with the compartment;  
the front sheet comprising an at least substantially transparent sheet; and



the front sheet including preprinted indicia positioned to complement at least one of indicia or image on a sheet, which is inserted in through the opening and positioned in the compartment for viewing through the front sheet.

87. (Original) The apparatus of claim 86 wherein the sheet pocket protector includes a plurality of binder holes.

88. (Original) The apparatus of claim 86 wherein the sheet pocket protector includes an index tab extending out from an edge thereof.

89-90 (Cancelled).

91. (Original) The apparatus of claim 86 wherein the preprinted indicia identifies or labels at least in part the at least one of indicia or image on the sheet.

92. (Original) The apparatus of claim 86 wherein the at least one of indicia or image comprises printed matter.

93. (Original) An organization system, comprising:

a first sheet holding and viewing apparatus including: a first sheet protector pocket having a first front sheet, a first back sheet, an outwardly extending first tab and a first opening, the first pocket being adapted to receive therein and into a viewing position through the opening a first sheet having a plurality of sheet indicia thereon, the first front sheet allowing the sheet indicia to be viewed therethrough with the first sheet disposed in the first pocket, and the first front sheet having front sheet indicia thereon associated with and generally in alignment with the sheet indicia with the first sheet in the viewing position, and with the first sheet in the viewing position at least one of the sheet indicia and one of the first front sheet indicia being aligned with the first tab;

a second sheet holding and viewing apparatus including: a second sheet protector pocket having a second front sheet, a second back sheet, an outwardly extending second tab and a second opening, the second pocket being adapted to receive therein and into a viewing position through the second opening a second sheet having a plurality of sheet indicia thereon, the second

front sheet allowing the sheet indicia to be viewed therethrough with the second sheet disposed in the second pocket, and the second front sheet having front sheet indicia thereon associated with and generally in alignment with the sheet indicia with the second sheet in the viewing position, with the second sheet in the viewing position at least one of the sheet indicia and one of the second front sheet indicia being aligned with the second tab, the second tab being staggered with respect to the first tab;

a tabless third sheet holding and viewing apparatus disposed between the first and second apparatuses; and

a binding system binding the first, second and third sheet holding and viewing apparatuses together.

94-96 (Cancelled).

97. (Original) A method of organizing tab dividers, comprising:

providing a set of tab dividers having staggered tabs;

providing a sheet protector having first indicia thereon, each associated with a different one of the tab dividers and positioned to be aligned with a respective one of the tabs when the protector is aligned with the tab dividers, the sheet protector having a compartment and a front sheet;

providing a sheet having second indicia each associated with a different one of the tab dividers; and

inserting the sheet into the compartment into a viewing position such that the second indicia is viewable through the front sheet and the second indicia are each aligned with a respective one of the tabs.

98. (Original) The method of claim 97 wherein the providing a sheet includes a user designing the second indicia using software and printing the second indicia using a printer or copier.

99. (Original) The method of claim 98 wherein the second indicia is applied using a printer, a copier, a typewriter, an applied label or handwriting.

100. (Original) The method of claim 98 wherein the second indicia are associated with respective ones of the first indicia and in substantial alignment therewith when the sheet is in the viewing position.

101. (Original) The method of claim 97 wherein the tab dividers and the sheet protector include binder holes, and further comprising inserting the tab dividers and the sheet protector into a ring binder.

102. (Currently Amended) The method of claim 97 wherein the sheet protector and the sheet [includes] include binder holes which are aligned when the sheet is in the viewing position.

103. (Original) The method of claim 102 further comprising before the inserting, punching the binder holes in the sheet.

104. (Original) The method of claim 97 further comprising before the inserting, removing the sheet protector and the dividers from retail packaging.

105. (Original) The method of claim 97 wherein the sheet defines a first sheet, and further comprising providing a second sheet having third indicia, which is different from the second indicia, each of the third indicia associated with a different one of the tab dividers, and after the inserting, inserting the second sheet into the compartment into a viewing position such that the third indicia is viewable through the front sheet and the third indicia are each alignable with a respective one of the tabs with the sheet protector in position relative to the set of tab dividers.

106. (Cancelled).

107. (Original) The method of claim 97 further comprising providing insert sheets, and binding the tab dividers, insert sheets and sheet protector together.

108. (Cancelled).

109. (Currently Amended) A method of organizing tab dividers, comprising:  
providing a set of tab dividers having staggered tabs;  
providing a sheet protector, the sheet protector having a compartment and a front sheet;  
providing a first sheet having first sheet indicia, each associated with a respective one of the tab dividers;

providing a second sheet having second sheet indicia, each associated with a respective one of the tab dividers; and

inserting the first and second sheets into the compartment into a viewing position with the second sheet in front of the first sheet such that the [second] first indicia are viewable through the first sheet and the front sheet and the second indicia are viewable through the front sheet.

110. (Original) The method of claim 109 further comprising inserting the tab dividers and the sheet protector in a ring binder.

111. (Original) The method of claim 109 wherein the front sheet comprises a transparent sheet.

112. (Cancelled).

113. (Original) The method of claim 109 wherein the second sheet comprises a transparent sheet.

114. (Original) The method of claim 109 wherein the first sheet providing includes designing the first sheet indicia on a computer and passing a sheet through a printer or copier so that the first sheet indicia is printed thereon.

115. (Original) The method of claim 114 wherein the second sheet providing includes designing the second sheet indicia on a computer and passing a sheet through a printer or copier so that the second sheet indicia is printed thereon.

116-120 (Cancelled).

121. (New) An assembly comprising:

a front sheet and a back sheet connected to one another along at least a side edge and a bottom edge and forming a sheet protector pocket having a top opening;

the pocket adapted to be in a received position with a sheet having a plurality of longitudinally-aligned sheet indicia thereon removably positioned in the pocket between the front and back sheets;

the pocket adapted to be in an assembled position assembled with a set of tabbed dividers, tabs of the dividers being in staggered relation;

the front sheet having window indicia thereon defining a plurality of windows;

the windows are longitudinally aligned relative to one another on the front sheet;

the windows are positioned such that a separate one of the sheet indicia is positioned in each one of the windows and visible therethrough with the pocket in the received position; and

each of the windows is laterally aligned with a corresponding one of the tabs when the pocket is in the assembled position.

122. (New) The assembly of claim 121 including:

the front sheet having identifier indicia thereon defining a plurality of tab identifiers;

each of the tab identifiers is laterally aligned with a respective one of the windows; and

each of the tab identifiers is laterally aligned with a corresponding one of the tabs when the pocket is in the assembled position.

123. (New) The assembly of claim 122 wherein the tab identifiers comprise alpha or numeric symbols.

124. (New) The assembly of claim 122 wherein the sheet indicia and the tab identifiers both comprise alpha descriptors.

125. (New) The assembly of claim 122 wherein the tab identifiers each comprise a differently colored patch.

126. (New) The assembly of claim 122 wherein the front sheet is a transparent sheet and the window indicia and the identifier indicia are printed on the transparent sheet.

127. (New) The assembly of claim 121 wherein the side edge is a right side edge.
128. (New) The assembly of claim 121 wherein the front sheet is transparent.
129. (New) The assembly of claim 121 wherein the dividers and the pocket have binder holes which are aligned with one another when the pocket is in the assembled position and the dividers and the pocket are in a binding system.
130. (New) The assembly of claim 129 wherein the binding system is a three-ring binder notebook.
131. (New) The assembly of claim 121 wherein the sheet indicia is user-designed and user-printed.
132. (New) The assembly of claim 121 wherein the top opening extends down along a left side edge of the pocket.
133. (New) The assembly of claim 121 wherein the front and back sheets are formed from two separate webs that are welded together.
134. (New) The assembly of claim 121 wherein the front and back sheets are formed from a single web that is folded onto itself to form the side edge.
135. (New) The assembly of claim 121 wherein the front and back sheets comprise plastic film.
136. (New) The assembly of claim 121 wherein the sheet indicia comprise user hand-printed indicia.
137. (New) The assembly of claim 121 wherein the sheet indicia are applied to the sheet using a printer, a copier, a typewriter or by hand.
138. (New) The assembly of claim 121 wherein the sheet indicia comprise manufacturer preprinted indicia.

139. (New) The assembly of claim 121 wherein each of the dividers, the sheet and the pocket has binder holes.

140. (New) The assembly of claim 139 wherein a storage area defined by the pocket has slightly larger width and length dimensions than those of the sheet to maintain the sheet therein when the pocket is in the received position, and the binder holes of the sheet and of the pocket are aligned when the pocket is in the received position.

141. (New) The assembly of claim 121 wherein the pocket includes a binder strip secured to at least one of the front and back sheets and through which binder holes of the pocket pass.

142. (New) The assembly of claim 121 wherein the sheet comprises a paper sheet.

143. (New) The assembly of claim 121 wherein the dividers comprise opaque paper dividers.

144. (New) The assembly of claim 121 wherein when the pocket is in the assembled position, sheet inserts are positioned between the dividers of the set of tabbed dividers.

145. (New) The assembly of claim 121 wherein the pocket includes a binder strip having binder holes and extending out from the front and back sheets, and the dividers have binder holes which are aligned with the binder strip binder holes when the pocket is in the assembled position.

146. (New) A tabbed divider system, comprising:

a front sheet and a back sheet connected to one another along at least a side edge and a bottom edge and forming a sheet protector pocket having a top opening;

the pocket adapted to be in a received position with a sheet having a plurality of longitudinally-aligned sheet indicia thereon removably positioned in the pocket between the front and back sheets;

a set of tabbed dividers assembled with the sheet protector pocket, with tabs of the dividers in staggered relation;

the front sheet having window indicia thereon defining a plurality of windows;

the windows are longitudinally aligned relative to one another;

the windows are positioned such that a separate one of the sheet indicia is positioned in each one of the windows and visible therethrough with the pocket in the received position; and

each of the windows is laterally aligned with a corresponding one of the tabs of the tabbed dividers.

147. (New) The system of claim 146 including:

the front sheet having identifier indicia thereon defining a plurality of tab identifiers;

each of the identifiers is laterally aligned with a respective one of the windows; and

each of the identifiers is laterally aligned with a corresponding one of the tabs of the tabbed dividers.

148. (New) The system of claim 147 wherein the tab identifiers comprise alpha or numeric symbols.

149. (New) The system of claim 147 wherein the sheet indicia and the tab identifiers both comprise alpha descriptors.

150. (New) The system of claim 147 wherein the tab identifiers each comprise a differently colored patch.

151. (New) The system of claim 147 wherein the front sheet is a transparent sheet and the window indicia and the identifier indicia are printed on the transparent sheet.

152. (New) The system of claim 146 wherein the side edge is a right side edge.

153. (New) The system of claim 146 wherein the front sheet is transparent.



154. (New) The system of claim 146 wherein the dividers and the pocket have binder holes which are aligned with one another when the pocket is in the assembled position and the dividers and the pocket are in a binding system.

155. (New) The system of claim 154 wherein the binding system is a three-ring binder notebook.

156. (New) The system of claim 146 wherein the sheet indicia is user-designed and user-printed.

157. (New) The system of claim 146 wherein the top opening extends down a left side edge of the pocket.

158. (New) The system of claim 146 wherein the front and back sheets comprise two separate webs that are welded together.

159. (New) The system of claim 146 wherein the front and back sheets comprise a single web that is folded onto itself to form the side edge.

160. (New) The system of claim 146 wherein the front and back sheets comprise plastic film.

161. (New) The system of claim 146 wherein the sheet indicia comprise user hand-printed indicia.

162. (New) The system of claim 146 wherein the sheet indicia are applied to the sheet using a printer, a copier, a typewriter or by hand.

163. (New) The system of claim 146 wherein the sheet indicia comprise manufacturer preprinted indicia.

164. (New) The system of claim 146 wherein each of the dividers, the sheet and the pocket has binder holes.

165. (New) The system of claim 164 wherein a storage area defined by the pocket has slightly larger width and length dimensions than those of the sheet to maintain the sheet therein when the pocket is in the received position, and the binder holes of the sheet and the pocket are aligned when the pocket is in the received position.

166. (New) The system of claim 146 wherein the pocket includes a binder strip secured to at least one of the front and back sheets and through which binder holes of the pocket pass.

167. (New) The system of claim 146 wherein the sheet comprises a paper sheet.

168. (New) The system of claim 146 wherein the dividers comprise opaque dividers.

169. (New) The system of claim 146 further comprising sheet inserts positioned between the dividers of the set of tabbed dividers.

170. (New) The system of claim 146 wherein the pocket includes a binder strip having binder holes and extending out from the front and back sheets and aligned with binder holes of the dividers.

171. (New) The system of claim 146 further comprising a package holding the pocket and the set of dividers.

172. (New) The system of claim 171 wherein the package comprises a plastic retail package.

173. (New) The system of claim 171 further comprising an instruction sheet disposed in the package and removable therefrom by a user.

174. (New) The system of claim 171 wherein the sheet is disposed in the package and removable therefrom for application of the sheet indicia thereon by a user and insertion in the pocket.

175. (New) A method of organizing tab dividers, comprising:

providing a set of tab dividers having staggered tabs;  
providing a sheet protector pocket including a front sheet and a back sheet connected to one another along at least a side edge and a bottom edge;  
the pocket having a top opening;  
the pocket having window indicia defining a plurality of longitudinally-aligned windows on the front sheet;  
providing a sheet having a plurality of longitudinally-aligned sheet indicia, each associated with a different one of the tab dividers; and  
inserting the sheet into the pocket through the open top into a viewing position such that each of the sheet indicia is viewable through the front sheet through respective ones of the windows and the sheet indicia are each aligned with a respective one of the tabs when the pocket is assembled with the tab dividers.

176. (New) The method of claim 175 including:  
the pocket having identifier indicia defining a plurality of tab identifiers, each associated with a different one of the tab dividers and positioned to be aligned with a respective one of the tabs when the pocket is assembled with the tab dividers.

177. (New) The method of claim 176 wherein the tab identifiers are longitudinally-aligned with respective ones of the windows.

178. (New) The method of claim 176 wherein the sheet defines a first sheet, and further comprising providing a second sheet having sheet indicia, which is different from the sheet indicia of the first sheet, each of the sheet indicia of the second sheet associated with a different one of the tab dividers, and after the inserting, inserting the second sheet into the pocket into a viewing position such that each of the sheet indicia of the second page is viewable through the front sheet and the sheet indicia of the second sheet are each alignable with a respective one of the tabs with the pocket in position relative to the set of tab dividers.

179. (New) The method of claim 175 wherein the providing a sheet includes a user designing the sheet indicia using software and printing the sheet indicia on the sheet using a printer or copier.

180. (New) The method of claim 175 wherein the sheet indicia is applied using a printer, a copier, a typewriter, an applied label or handwriting.

181. (New) The method of claim 175 wherein the tab dividers and the pocket include binder holes, and further comprising inserting the tab dividers and the pocket into a ring binder using the binder holes.

182. (New) The method of claim 175 wherein the pocket and the sheet include binder holes which are aligned when the sheet is in the viewing position.

183. (New) The method of claim 182 further comprising before the inserting, punching the binder holes in the sheet.

184. (New) The method of claim 182 further comprising before the inserting, removing the pocket and the dividers from retail packaging.

185. (New) The method of claim 175 further comprising providing insert sheets, and binding the tab dividers, insert sheets and pocket together.